

In re:  
Emanuel Colon  
Debtor

Case No. 17-15295-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Apr 16, 2021

Form ID: 138NEW

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2021:

Recip ID	Recipient Name and Address
db	+ Emanuel Colon, 4821 N. Palethorp Street, Philadelphia, PA 19120-4209
cr	Freedom Credit Union, c/o Morris & Adelman, P.C., P.O. Box 2235, Bala Cynwyd, PA 19004-6235
13971948	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13962639	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
13962645	+ Freedom Credit Union, c/o Robert M. Morris Esq., Morris & Adelman PC, PO Box 2235, Bala Cynwyd, PA 19004-6235
13962647	+ Margarita Colon, 4821 N. Palethorp Street, Philadelphia, PA 19120-4209
13962649	Morris & Adelman, P.C., 201 N. Presidential Blvd Suite, P.O. Box 2235, Bala Cynwyd, PA 19004-6235
14044479	+ Pennsylvania Housing Finance Agy., c/o Kevin G. McDonald, Esq., KML Law Group PC, 701 Market St., Ste. 5000, Phila., PA 19106-1541
13962652	+ Philadelphia Co Drs, 34 S 11th St Rm 304, Philadelphia, PA 19107-3623
13962656	+ Weltman, Weinberg & Reis Co., LPA, 170 S. Independence Mall W., Suite 874W, Philadelphia, PA 19106-3334

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 17 2021 03:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 17 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Apr 17 2021 03:35:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13965106	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 17 2021 03:31:00	Citizens Bank N.A., 1 Citizens Drive ROP15B, Riverside R.I.02904
13962653	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 17 2021 03:31:00	RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915
13962643	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 17 2021 04:00:55	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
13965570	Email/Text: mrdiscen@discover.com	Apr 17 2021 03:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13962644	+ Email/Text: mrdiscen@discover.com	Apr 17 2021 03:31:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
13962646	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Apr 17 2021 03:32:00	Freedom Credit Union, 626 Jacksonville Rd., Warminster, PA 18974-4862
14010124	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 17 2021 03:34:00	MIDLAND FUNDING LLC, PO Box 2011,

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Apr 16, 2021

Form ID: 138NEW

Total Noticed: 25

13962648	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 17 2021 03:34:00	Warren, MI 48090-2011 Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
13997056	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 17 2021 03:52:02	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13962650	+ Email/Text: blegal@phfa.org	Apr 17 2021 03:34:00	Pa Housing Finance Age, Po Box 8029, Harrisburg, PA 17105-8029
14044420	+ Email/Text: blegal@phfa.org	Apr 17 2021 03:34:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
13962655	+ Email/Text: bankruptcy@sw-credit.com	Apr 17 2021 03:34:00	Southwest Credit Systems, 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13962642	*+	Araselis Aponte, 6630 Claridge Street, Philadelphia, PA 19111-4712
13962641	*+	Araselis Aponte, 6630 Claridge Street, Philadelphia, PA 19111-4712
13962654	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915
13962651	*+	Pa Housing Finance Age, Po Box 8029, Harrisburg, PA 17105-8029
13962640	##+	Araselis Aponte, 6630 Claridge Street, Philadelphia, PA 19111-4712

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2021 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Emanuel Colon dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KEVIN G. MCDONALD	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
ROBERT MITCHELL MORRIS	on behalf of Creditor Freedom Credit Union mail@morrisadelman.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Apr 16, 2021

Form ID: 138NEW

Total Noticed: 25

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

---

In Re: Emanuel Colon  
Debtor(s)

Bankruptcy No: 17-15295-mdc  
Chapter: 13

---

***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 4/16/21